4/Pmells

Dkt. 00049

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:

VASILIOS YIORYIOS PAPAYIORYIOU Group Art Unit: 2768

Serial No.: 09/508,088

(PCT/NZ98/00138)

Filed: March 15, 2000

For: FINANCIAL SERVICES SYSTEM FOR

REDUCING RISKS IN INVESTMENTS

MAY 17 2000
FECH CENTER 2700

SECOND PRELIMINARY AMENDMENT

Honorable Commissioner of Patents and Trademarks Washington, D.C. 20231

Sir:

Please amend the above-identified application as follows:

IN THE CLAIMS:

Please cancel Claims 1 through 13 without prejudice or disclaimer of the subject matter thereof, and add the following new claims:

--14. A computer based method of determining part of the value of an asset for investment by an investor, comprising:

DN, SCHEINER, SCHULTZ & WAKEMA 612 CRYSTAL SQUARE 4 1745 JEFFERSON DAVIS HIGHWAY ARLINGTON, VIRGINIA 22202-34 12 703 412-1155